

Payment Methods

Payment Methods

Spectre POS supports two payment methods at the cashier: **Cash** and **Card**. Both are turned off by default so a new shop doesn't accidentally take a payment with the wrong configuration. This page walks you through enabling them. For accepting real card charges through Stripe, see *Connecting Stripe*.

Open the settings

In the WordPress admin sidebar, go to **SpectrePOS** → **Settings** → **Payment Gateways**.

You'll see a list of available payment methods. For each one you can:

- Enable or disable it.
- Configure method-specific options.

Enable Cash

Cash is the simplest method. When you turn it on, your cashiers see a **Cash** option in the checkout modal. At checkout the cashier enters how much money the customer handed over (**Amount Tendered**), and the screen calculates the **Change** to give back. Partial payments are supported — see *Taking Payment* in the Operator Guide.

To enable:

1. Find **Cash** in the Payment Gateways list.
2. Tick **Enable**.
3. Save changes.

There is no extra configuration required.

Enable Card

The **Card** method covers card payments. Where it routes the charge depends on whether you have **Stripe** connected:

- **With Stripe connected** — card payments are processed live through Stripe (you have to be online), and the funds land in your Stripe balance. Spectre takes a 2% application fee per charge. See *Connecting Stripe*.
- **Without Stripe** — card is recorded as a "manual" payment. Use this when you charge the card on a separate terminal and want Spectre to record the sale as paid. The cashier can optionally record a **Cashback** amount.

To enable:

1. Find **Card** in the Payment Gateways list.
2. Tick **Enable**.
3. Save changes.

If you want live Stripe processing, go to **SpectrePOS** → **Apps** → **Stripe** and follow *Connecting Stripe*.

Spectre's 2% application fee

When a card payment runs through Stripe Connect, Spectre takes a small percentage fee from each charge as the platform fee. The current rate is **2%**. Stripe's standard processing fees are separate and billed by Stripe.

Tips

- If your cashiers don't see Cash or Card at checkout, double-check that you ticked **Enable** here and saved.
- If Cash is enabled but Card isn't, that's a valid configuration — useful for kiosks that don't process cards directly.
- To stop taking card payments temporarily (for example while you reconcile Stripe), disable **Card** here. You don't need to disconnect Stripe.

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